



PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll Officers

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Events & Mailings

EPO Open Enrollment

NDPERS is currently working with BCBSND to finalize the EPO open enrollment dates for 2006. Enrollment information will be mailed approximately two (2) weeks prior to the beginning enrollment date to NDPERS members that reside within a 50 mile radius of an EPO network. NDPERS will not be conducting enrollment meetings this year. The enrollment information we are sending to members will be posted on the NDPERS website during the EPO open enrollment period. If an employee misplaces their enrollment information, they will have to download it from the NDPERS website as we are not printing additional information packets.

Please use the following procedures:

An [Employee Selection Form](#) indicating the subscriber's EPO affiliation choice must be completed and returned to the payroll office. Payroll must forward the form to the NDPERS office. This form must also be completed if a subscriber wants to cancel EPO participation. **DO NOT SEND THE EPO SELECTION FORM TO BCBS, they must be sent to the NDPERS office.**

An [Out-of-Area Waiver Form](#) should be completed by the contract holder for any child(ren) covered under the health policy that reside outside of the EPO provider area. Please read the [Out-of-Area Waiver Form](#) guidelines.

Keep in mind that if an employee is currently enrolled in the EPO plan and wishes to continue their participation with their current EPO provider they do not need to do anything.

Important Updates

Payroll Compliance with Expedited Enrollment SFN 54362

NDPERS has been monitoring the number of Expedited Deferred Comp Plan applications returned since its implementation in July 2005. Based upon the number of newly hired employees, it is apparent that the [Expedited PEP Enrollment/Waiver](#) has not kept pace with the number of new employee retirement plan enrollment forms.

The Expedited Deferred Comp Plan PEP Enrollment/Waiver SFN 54362 must be returned with the employee's completed [Defined Benefit Retirement Membership Application SFN 2561](#). The form must be completed and returned whether the employee enrolls or waives participation.

Employees receive the greatest benefit by enrolling at the time they begin employment. The **PEP** contribution begins with the member's enrollment in an employer's approved deferred compensation plan. **PEP** allows employees to vest in the employer's contribution to the PERS defined benefit hybrid retirement plan pool of funds and have these dollars added to their PERS member account balance.

PEP provides access to more of the employee's public employee retirement dollars and promotes the ability for employees to supplement their retirement savings. While earning **PEP** contributions, the participant is decreasing their taxable income.

Please have the completed Expedited Enrollment form returned by the employee to your office along with all New Hire kit forms.

State of North Dakota FlexComp Plan Administered by NDPERS

Participating Employers in the FlexComp Plan on the State of North Dakota PeopleSoft Payroll System

Employees who are enrolled in the FlexComp plan can now view their account balance, claim activity, claim history and payment history for the medical and dependent care spending accounts using the PeopleSoft portal. As a result, NDPERS will no longer print quarterly statements and direct deposit payment advices effective August 1, 2006. In the meantime, employees should be encouraged to use the PeopleSoft portal to view their FlexComp information. If employees do not have internet access, they can contact the NDPERS office for assistance.

Participating Employers in the FlexComp Plan not on the State of North Dakota PeopleSoft Payroll System

Implementation has begun to allow employees who are enrolled in the FlexComp plan access to the PeopleSoft portal to view their FlexComp account balance, claim activity, claim history and payment history for the medical and dependent care spending accounts effective August 1, 2006. As a result, NDPERS will no longer print quarterly statements and direct deposit payment advices at that time. If employees do not have internet access, they can contact the NDPERS office for assistance.

The State of North Dakota University System Office

Employees of the University System Office who are enrolled in the FlexComp plan will not have access to the PeopleSoft portal. Participants should be instructed to contact the NDPERS office for information on their account balance, claim activity, claim history and payment history for the medical and dependent care spending accounts as NDPERS will no longer print quarterly statements and direct deposit payment advices effective August 1, 2006.

Employees can look for more information about this change with their FlexComp 1st quarter and 2nd quarter statement letters which will be mailed in mid April and July.

Holy Smokes . . .

If you are the insurance contact for a **state agency or a university** you have been getting a lot of information regarding the NDPERS **Smoking Cessation Program**. As you had been made aware, a Notice of Grant Award for the smoking cessation program was issued by the North Dakota Department of Health to Blue Cross Blue Shield of North Dakota for the period of September 9, 2005 through June 30, 2007. Therefore, NDPERS and BCBSND are asking for your help to promote the **Smoking Cessation Program** to all state and university system employees. We will continue to send you a supply of posters and ask that you display them in a location that employees are most likely to see them (i.e. break room, time clock, water fountain, general hallways, etc.) If you require more posters please contact Cheryle Masset at (701) 328-3909.

Keep in mind that the NDPERS **Smoking Cessation Program** is only available to state agencies and the university system. Employees of either county, city, school districts, etc. are being advised to utilize their local community smoking cessation programs.

NDPERS appreciates your help in getting the word out to our employees and their family members. We have a great program and we're hoping those that want to quit smoking know that the program is available. Thank you.

Address Changes & Rural Route/Emergency 911 Updates

NDPERS wants to hear from you.

We have numerous incorrect or insufficient addresses on file for employees, which results in undeliverable mail. Therefore, we must update our mailing database. Many of these address changes are due to a Rural Route/Emergency 911 address change only. An example of an undeliverable address would be "Rural Route 1"; an example of the correct address would be "28861 182nd Avenue West".

If you or your employees had a Rural Route/Emergency 911 address change or an address change due to moving, please submit a **Notice of Change SFN 10766** to PERS to update our database to the Emergency 911 and U.S. Postal Service approved address. Instructions to complete the form are

located on the back of the form. The **form** can also be requested by contacting PERS at (800) 803-7377 or 328-3900.

You or the employee can also submit the address change in writing to PERS (be sure to sign the letter). The authorized agent of an employer may submit the correct address to PERS on behalf of an employee.

Please pass this information regarding incorrect or insufficient addresses along to your employees.

Thank you for your cooperation in this matter.

NDPERS Employer Based Wellness Program is Up and Running

We are excited that the NDPERS Employer Based Wellness Program has started. NDPERS is sending monthly wellness information and the **My Health Connection** web site is available. Emails will come from NDPERS to group wellness coordinators to forward to your staff. Posters will also come on about a monthly basis to be displayed at your employee locations. Many groups have already started to conduct their wellness activities.

If you have not received a letter confirming your approved **Employer Based Wellness Program Discount Application**, you need to submit the application to NDPERS. Groups who do not submit an approved application will lose their NDPERS Health Plan discount as of July 1, 2006.

If you have any questions, please call Bryan Reinhardt (701) 328-3919 or Deb Knudsen (701) 328-3935.

Medicare Secondary Payer (MSP) Demand Letters

If you are on the NDPERS Group Health Insurance and receive any correspondence from Medicare such as a Medicare Secondary Payer (MSP) Demand Letter, Settlement Letter or Collection Letter, please immediately send or fax it to:

Bryan Reinhardt
NDPERS
PO Box 1657
Bismarck ND 58502-1657
Fax: (701) 328-3920
Phone: (701) 328-3919

NDPERS Has Services Available On-Line

NDPERS' members have the ability to access their individual retirement accounts. A member may view their retirement account balance, annual statements, and access the tools needed to compute retirement and disability benefits.

Prior to accessing NDPERS Online Services, a member must have a North Dakota Logon ID and an NDPERS Access Code. The North Dakota Logon ID will allow members to access various State of North Dakota online services. The NDPERS Access Code along with the North Dakota Logon ID will allow members to access information regarding their NDPERS retirement account.

Registration is a ONE-TIME PROCESS to ensure the security and privacy of NDPERS member information. If a member already has registered and obtained their NDPERS Access Code along with the North Dakota Logon ID, they do not need to register again.

To register for NDPERS Online Services, a member needs to select [Register for Log on ID](#) under Online Services. If a member needs assistance, they can contact NDPERS at ndpers-info@state.nd.us.

If a member is already registered and wishes to access their individual retirement account, they need to select [Log on](#) under Online services. If a member has forgotten their Logon ID or Password, they need to follow the on-screen instructions.

Revised Materials

NDPERS On-line Kits

NDPERS currently has six Kits available on-line that employers should be distributing to their employees. The six NDPERS kits were developed to assist both employers and employees in disseminating information regarding the benefits administered by NDPERS. The kit provides information to the employer and employee regarding what needs to be completed, as well as, detailed plan information about all NDPERS plans. These kits are for all employers to use regardless of what plan(s) they are participating in. The kits can be viewed and down loaded at

<http://www.nd.gov/ndpers/forms-and-publications/index.html>.

What is available?

- [New Hire Kit](#) (SFN 54360)
- [Retirement Kit](#) (SFN 53723)
- [Disability Retirement Kit](#) (SFN 53726)
- [Deferred Retirement Kit](#) (SFN 53724)
- [Notice of Transfer Kit](#) (SFN 53728)
- [Refund/Rollover Kit](#) (SFN 53725)

Use for:

- Defined Benefit Retirement Plans
 - Main System
 - Highway Patrol
 - Judges Retirement
 - National Guard
 - Law Enforcement
 - Highway Patrol
 - Job Service
- Defined Contribution Plan
- Group Insurance Plans

The kits are also to be used for insurance only members (i.e. Member's retirement is covered under TIAA-CREF, TFFR, 403(b), 457 etc)

Kits - All Inclusive

- Plans Administered by NDPERS Only
 - Retirement
 - Health Insurance
 - Life Insurance
 - Dental Insurance
 - Vision Insurance
 - Long-Term Care Plan
 - Flex Comp
 - Deferred Compensation

Who Completes What?

- Each kit's first section will have a document called "Navigating the Kit". This section specifies the Employer and Employee responsibilities. The employee responsibilities are sectioned by plan. Within each plan section, the employee is given all various scenarios. They chose which category they fall into and then are directed to the

applicable form. Each section also directs the employee to read Plan terms and conditions before proceeding. This is to educate the member on their benefit options.

- Most forms also contain instructions on the back to assist in completing the form.

All kits have been updated and posted to the NDPERS website. Please reference this quick guide to determine the appropriate kit and its uses:

- The [New Hire Kit SFN 54360](#) should be utilized anytime you have hired a new employee. As of January 1, 2006, only the forms found within the New Hire Kit will be accepted.
- The [Transfer Kit SFN 53728](#) should be utilized anytime an employee is leaving employment with your employer and transferring to another NDPERS covered employer. Please refer to the [Employer Listing](#) to determine if the new employer participates in NDPERS.

The various separation of employment kits must be provided to a terminating employee based on the option an individual is electing regarding their NDPERS retirement. The kit ensures that the employer's obligation to distribute plan termination notifications has been met. Therefore, please do not disseminate the kits but provide them in their entirety.

If you have an insurance only member, use the same method to choose which kit is appropriate. Determine if the terminating employee is choosing to receive a retirement benefit, deferring retirement, or taking a lump sum distribution from the alternate retirement plan.

- The [Refund/Rollover Kit SFN 53725](#) should be provided to an individual who wants to elect a lump sum distribution of their NDPERS account.
- The [Deferred Retirement Kit SFN 53724](#) should be provided to an individual who wants to elect to leave their funds at NDPERS at this time.

- The [Retirement Kit SFN 53723](#) should be provided to an individual who wants to begin receiving retirement benefits.
- The [Disability Kit SFN 53726](#) should be provided to an individual who wants to apply for disability retirement benefits.

If you have loose forms in your possession, please discard them and begin using the appropriate kit immediately. Please refer to the [Employer Guide](#) for information about the kits, forms and processes for all NDPERS benefits.

Also, if an employee leaves employment and does not complete a kit, the employer should complete a [Notice of Status or Employment Change SFN 53611](#) and submit it to NDPERS.

February 16, 2006

- Discussed the classification of district health units in the state health plan.
- Were provided detail regarding the state of Colorado's consumer driven health plans.
- Were given information regarding the 2006 FlexComp plan enrollment.

*Look forward to receiving via email your next edition of the **PERSONnel Updates** @ July 15, 2006.*

This newsletter is intended to provide general information and may not be considered to be a legal interpretation of law. Statements contained in this newsletter do not supersede the North Dakota Century Code or Administrative Code or restrict the authority granted to the Retirement Board. This information is subject both to changes made by the legislature and rules and regulations established by the Board of the North Dakota Public Employees Retirement System.

Board Meeting Highlights

Complete [meeting minutes](#) are available.

December 15, 2005

- Were provided with an audit report relating to NDPERS business activities and fiduciary funds.
- Received an update regarding the implementation of Medicare Part D as it relates to NDPERS health insurance for retirees.
- Re-instated Chase Insurance to active provider status in the 457 Plan.
- Approved the submission of administrative rules for promulgation.

January 19, 2006

- Accepted Board election results, indicating that Joan Ehrhardt was elected.
- Approved a Request for Proposal for the dental and long term care plans.
- Were provided with updates regarding the Pharmacy Network and Medicare Part D.
- Were presented with information regarding consumer driven health plans, such as high deductible health plans and health spending accounts.

